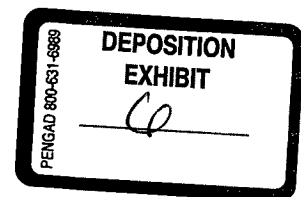


EXHIBIT A

MICHAEL J. WOODS
8620N NEW BRNFLS 522
SAN ANTONIO TX 78217 -

SUSAN & MARK SIDEMAN
1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737



TI069202.

FARMERS NEXT GENERATION HOMEOWNERS POLICY
TEXAS FARMERS INSURANCE COMPANY, AUSTIN, TEXAS
A Reciprocal Company

DECLARATIONS
HOMEOWNERS
Replaces all prior Declarations, if any

TRANSACTION TYPE: AMENDED DECLARATIONS EFF: 07/27/2013
The Policy Period is effective as shown below and after the time for which applied.

Account number: W377114729

POLICY NUMBER	POLICY PERIOD			POLICY EDITION
	FROM:	TO:	STANDARD TIME	
96912-19-03	07-27-2013	07-27-2014	12:01 A.M.	01

ISSUING OFFICE:
P.O. BOX 149044
AUSTIN, TX 78714

This policy will continue for successive policy periods, if: (1) we elect to continue this insurance, and (2) if you pay the renewal premium for each successive policy period as required by our rates, rules, forms and premium plans then in effect.

NAMED INSURED AND MAILING ADDRESS:
SUSAN SIDEMAN AND MARK SIDEMAN

LOCATION OR DESCRIPTION OF RESIDENCE PREMISES:
(Same as mailing address unless otherwise stated.)

1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

COVERAGES - We insure you for the coverages and limits indicated as covered by a specific limit or other notation. Those Section I - Extensions of Coverage and Section II - Liability Extensions of Coverage that are not shown below apply as described in the policy.

SECTION I - PROPERTY				SECTION II - LIABILITY		
A - DWELLING	B - SEPARATE STRUCTURES	C - PERSONAL PROPERTY	D - LOSS OF USE	E - PERSONAL LIABILITY	F - MEDICAL PAYMENTS TO OTHERS	
\$435,000	\$43,500	\$326,250	\$174,000	Each Occurrence \$500,000	Each Person \$5,000	
SECTION I - EXTENSIONS OF COVERAGE				SECTION II - LIABILITY EXTENSIONS OF COVERAGE		ANNUAL PREMIUM
EXTENDED REPLACEMENT COST - COVERAGE A	CONTENTS REPLACEMENT COST - COVERAGE C	BUILDING ORDINANCE OR LAW	IDENTITY FRAUD COVERAGE	PERSONAL INJURY	LOSS ASSESSMENT	
\$108,750	COVERED	10%	\$30,000	COVERED	NOT COVERED	

ENDORSEMENTS

ENDORSEMENT NUMBER	EDITION NUMBER	DESCRIPTION
J6254	2ED	INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY
J6260	2ED	RESIDENCE GLASS - WAIVER OF DEDUCTIBLE ENDORSEMENT
J6898	1ED	ENDORSEMENT AMENDING GENERAL CONDITIONS
TX184	1ED	EXCLUSION OF MARRING OF METAL ROOF MATERIALS

DISCOUNTS

AUTO/HOME, NON SMOKER, AND CLAIM FREE DISCOUNTS HAVE BEEN APPLIED TO YOUR POLICY.

DEDUCTIBLES

Deductible Clause 1 - Windstorm or Hailstorm \$2,175
Deductible Clause 2 - Tropical Cyclone \$2,175
Deductible Clause 3 - All Other Covered
Loss or Damage \$1,000

POLICY ACTIVITY Do not pay - invoice sent separately

\$ NONE	Previous Balance
2,461.18	Premium
	Fees *
	Payments or Credits
\$ NONE	Total *
INSURED PAYS	
* SEE ADDITIONAL FEE INFORMATION BELOW	

ANY "TOTAL" BALANCE OR CREDIT \$7.00 OR LESS WILL BE APPLIED TO YOUR NEXT BILLING. BALANCES OVER \$7.00 ARE DUE UPON RECEIPT.

This Declarations page is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

AGENT: MICHAEL J. WOODS

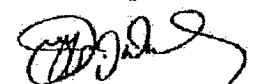
AGENT PHONE: (210) 822-1560 AGENT NUMBER: 19 47 339

56-5564 3RD EDITION 10-11 96912-19-03

(Continued on the Reverse Side)

06-04-2013

Countersignature



Authorized Representative.

PL 0020

CSS64311

Additional Premises Section II - Liability Coverage. Purpose of use is residential, unless stated otherwise.

MESSAGES

INSURED PAYS PREMIUM.
IN THE EVENT OF A LOSS, AT ANY TIME, CALL US AT 1-800-HELPPPOINT (1-800-435-7764)

MORTGAGEE OR OTHER INTEREST:

LOAN NUMBER 80025447
SAN ANTONIO FEDERAL CREDIT UN
ISAOA
PO BOX 758
SAN ANTONIO, TX 78293-0758

ADDITIONAL MORTGAGEE OR OTHER INTEREST:

Mortgagee Deductible Clause

For any loss in which only the mortgagee's interest is adjusted and settled, not including any interest you may have in the property or loss, the applicable deductible under Section I - Property Deductible, Clause 2, **Tropical Cyclone**, will be the smallest of the following amounts:

1. the deductible in the Declarations or renewal notice, or
2. 5% of the Coverage A Dwelling **stated limit**.

The Section I - Property Deductibles as stated in the Declarations or renewal notice will apply to settlement of any interest you may have in covered-property or loss.

Additional Fee Information

The "Fees" identified in the "Policy Activity" section above apply on a per-policy, not an account basis. The following additional fees also apply.

In consideration of our agreement to allow you to pay in installments, the following service fee(s) will apply:

For the Monthly Recurring Electronic Funds Transfer (EFT) and fully enrolled in on-line billing (paperless) option, a service charge of \$0.00 per installment is applied per account.

For other Monthly EFT payment plans, a service charge of \$2.00 per installment is applied per account.

For all payment plans other than those listed above, a service charge of \$5.00 per installment is applied per account for each installment of \$105.00 or more and a service charge of \$3.00 is applied per account for each installment of less than \$105.00.

If your account is for the payment of premiums on more than one policy, any change in these fees will not be effective until the updated service fee information is provided for each of the policies.

In addition, the following fees also apply:

LATE FEE: \$10.00 (applied per account)

RETURNED PAYMENT CHARGE: \$25.00 (applied per each check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)

REINSTATEMENT FEE: \$25.00 (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable law.

Important Notice New Policy Offer and Non-Renewal

INSURED'S NAME AND ADDRESS:
SUSAN SIDEMAN AND MARK SIDEMAN

1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

DATE MAILED:
06-04-2013

Thank you for choosing a Farmers® policy for your home insurance.

As you look through your policy packet, you will find both 1) an offer for a new Farmers Next Generation® Homeowners Policy issued by Texas Farmers Insurance Company, as well as 2) a non-renewal of your current Texas Family Home Policy, since we are no longer offering the Texas Family Home Policy.

Please take a moment to review the new Next Generation policy being offered. Please note that the deductible amounts under the Next Generation policy may be different from those under your current policy.

The new Next Generation policy includes three deductible clauses:

- Deductible clause one pertains to covered losses to insured property caused by windstorm or hailstorm.
- Deductible clause two pertains to losses caused by Tropical Cyclone. This means any loss to insured property caused by tropical cyclone, which includes hurricane or tropical storm, will be subject to this deductible and may be higher than your current deductible under your previous policy for windstorm, hurricane and hail.
- Deductible clause three pertains to All Other Covered Loss or Damage to insured property.

Your deductibles under the new Next Generation policy being offered and your old deductibles under the Texas Family Home Policy are displayed below. Your new deductibles are also displayed on the Next Generation policy Declarations page.

	NEW NEXT GENERATION POLICY DEDUCTIBLES	TEXAS FAMILY HOME POLICY DEDUCTIBLES
Deductible Clause 1 - Windstorm or Hailstorm	\$2,175	
Deductible Clause 2 - Tropical Cyclone	\$2,175	
Deductible Clause 3 - All Other Covered Loss or Damage	\$1,000	

Your new Next Generation Home deductibles may be based on a percentage of your Coverage A Dwelling limit. We only offer percentage deductible options for Deductible Clause 1, Windstorm or Hailstorm and Deductible Clause 2, Tropical Cyclone. Percentage deductibles are then converted to a dollar amount which is reflected on your Declarations page.

For example, if you had a Coverage A Dwelling limit of \$150,000, a 1% Clause 1, Windstorm or Hailstorm deductible, a 2% Clause 2 Tropical Cyclone Deductible and a \$1,000 Clause 3, All Other Covered Loss or Damage deductible, then the table below shows how your new deductible would apply to a covered loss.

***** Example Only*****

Coverage A Dwelling Limit = \$150,000
 Windstorm or Hailstorm Deductible = \$150,000 x 1% = \$1,500
 Tropical Cyclone Deductible = \$150,000 x 2% = \$3,000
 All Other Covered Loss or Damage = \$1,000

For Windstorm or Hailstorm claims:		For Tropical Cyclone Claims:		For All Other Covered Loss or Damage:	
Net Claim Amount*	\$5,000	Net Claim Amount*	\$5,000	Net Claim Amount*	\$5,000
Deductible	\$1,500	Deductible	\$3,000	Deductible	\$1,000
Farmers Will Pay	\$3,500	Farmers Will Pay	\$2,000	Farmers Will Pay	\$4,000

*Net Claim Amount refers to the actual cash value of the loss or replacement cost of the loss where appropriate.

Aside from the deductible changes, the Next Generation policy will generally provide greater coverage than your current policy, however in some instances your new policy may provide less coverage. You should note that under the property section of the Next Generation policy no coverage is provided for contamination (including contamination from mold, pathogens, asbestos, or other noxious substances). And under the Liability section of the policy, we do not provide coverage for punitive damages or for bodily injury resulting from corporal punishment, molestation or abuse.

The offer for coverage under the new Next Generation policy is conditioned upon payment of the policy premium by the proposed effective date of the Next Generation policy.

Payment of premium constitutes acceptance of the new policy. If your premium is paid by your mortgage company or lender, and if you wish to accept the new policy offer, you should verify that the premium is paid by your mortgage company by the due date.

If you have any questions, please contact your Farmers agent listed on the Declarations page of your policy. Your agent will be happy to review your policy and coverages with you.

We appreciate the opportunity to provide you with insurance coverage and excellent service.

Farmers®

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PL 0024

Notice of Non-Renewal

INSURED'S NAME AND ADDRESS:

SUSAN SIDEMAN AND MARK SIDEMAN

1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

DATE MAILED:

06-04-2013

POLICY NUMBER:

Account number:

W377114729

LOAN NUMBER: 80025447

PROPERTY LOCATION:

1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

TERMINATION Date

JULY 27, 2013

EFFECTIVE AT:

12:01 a.m. Standard Time

AMOUNT DUE at TERMINATION	REFUND (IF ANY)	TOTAL PREMIUM	EARNED PREMIUM DUE (IF ANY)

Dear SUSAN SIDEMAN AND MARK SIDEMAN

You are hereby notified in accordance with Texas law and under the terms and conditions of the above described insurance policy that this insurance policy is being non-renewed, and coverage will terminate, effective at and from the termination date and hour shown above.

The policy is being non-renewed because we are no longer offering the Texas Family Home Policy.

If you need more information, you may contact your agent or send a written request to us at:

Farmers Insurance Group of Companies®

Attention: Underwriting

P.O. Box 149044

Austin, TX 78728-1299

LIENHOLDER OR OTHER INTEREST:

SAN ANTONIO FCU

PO BOX 758
SAN ANTONIO, TX
78293-0758

SERVICE CENTER ADDRESS:

P.O. BOX 149044
AUSTIN, TX 78714

Agent Name:

MICHAEL J. WOODS

Agent No:

19 47 339

Agent Phone:

(210) 822-1560

25-6586 5-12

06-04-2013

A6586101

PL 0025

Date: 06-04-2013

SUSAN SIDEMAN AND MARK SIDEMAN

1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

RE: Policy # 96912-19-03

Subject of Insurance: 1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

Thank you for giving us the opportunity to service your insurance needs. Recent changes made to the homeowners policy listed above are effective 07-27-2013. The policy changes and change in premium (if any) are summarized below.

<u>Type of Change</u>	<u>Previous</u>	<u>Revised</u>
COVERAGES:		
DWELLING	\$460,000	\$435,000
LOSS OF USE	\$184,000	\$174,000
PERSONAL PROPERTY	\$345,000	\$326,250
SEPARATE STRUCTURES	\$58,000	\$43,500
DEDUCTIBLES:		
CLAUSE1 DED ADJ AMT	1.0%	0.5%
CLAUSE2 DED ADJ AMT	1.0%	0.5%

Includes Changes Effective: 07-27-2013

Premium: 2,461.18

Also included is a new Declarations Page that reflects the changes. Please take a few minutes to review the changes and Declarations Page. The Declarations Page should be kept with your original documents for this policy and filed in a safe place.

If you have any questions regarding the changes made to your policy or any other insurance matter, please contact me. I will be happy to assist you. This letter is for information purposes only and is not part of your policy.

Thank you for choosing *Farmers!*

Sincerely,

MICHAEL J. WOODS

(210) 822-1560

Consumer Bill of Rights Homeowners, Dwelling and Renters Insurance

AVISO: Este documento es un resumen de sus derechos como asegurado. Usted tiene el derecho a llamar a su compañía y pedir una copia de estos derechos en español.

What is the Bill of Rights?

This Bill of Rights is a summary of your rights and does not become a part of your policy. The Texas Department of Insurance (TDI) adopted the Bill of Rights and requires insurance companies to provide you a copy when they issue your policy.

Texas law gives you certain rights regarding your homeowners, dwelling and renters insurance. This Bill of Rights identifies your rights specified by rule or by state statute, but it does not include all of your rights. Also, some exceptions to the rights are not listed here. Legislative or regulatory changes to statutes or rules may affect your rights as an insured. If your agent, company, or adjuster tells you that one of these rights does not apply to you, contact TDI's Consumer Protection Program at 1-800-252-3439 (512-463-6515 in Austin), by mail at Mail Code 111-1A, P.O. Box 149091, Austin, TX 78714-9091, or by email at ConsumerProtection@tdi.texas.gov. For a list of the specific law(s) and/or rule(s) summarized in each item of this Bill of Rights, or if you have questions or comments contact the Office of Public Insurance Counsel (OPIC) toll free at 1-877-611-6742, by mail at 333 Guadalupe, Suite 3-120, Austin, TX 78701, or visit the OPIC website at www.opic.state.tx.us.

This Bill of Rights does not address your responsibilities. Your responsibilities concerning your insurance can be found in your policy. Failure to meet your obligations may affect your rights.

Getting information from the Department of Insurance and your insurance company

1. **INFORMATION FROM TDI.** You have the right to call TDI free of charge at 1-800-252-3439 or 512-463-6515 in Austin to learn more about:

- your rights as an insurance consumer;
- the license status of an insurance company or agent;
- the financial condition of an insurance company;
- the complaint ratio and type of consumer complaints filed against an insurance company;
- use of credit information by insurance companies, including which insurance companies use it and access to each company's credit scoring model;
- an insurance company's rates filed with the state;
- an insurance company's underwriting guidelines (subject to exemptions in the Public Information Act, also known as the Open Records Act);
- the Texas FAIR Plan, designed to help consumers who have been denied coverage by at least two insurance companies; and
- other consumer concerns.

You can also find some of this information on the TDI website at www.tdi.texas.gov.

At www.helpinsure.com, Texans can find more detailed information on their current and prospective insurers. TDI, in conjunction with OPIC, maintains this website to help Texans shop for residential property insurance and personal automobile insurance. For companies writing in Texas that are in the top 25 company groups nationally, the site also includes:

- a list of insurers by county and/or ZIP code;
- detailed contact information for each insurer;
- sample rates and a brief history of increases and/or decreases in the rates;
- policy form comparisons;
- a list of policy forms, exclusions, endorsements, and discounts offered by each insurer; and
- nonconfidential disciplinary actions against each insurer.

2. **INFORMATION FROM YOUR INSURANCE COMPANY.** You have the right to a toll-free number to call your insurance company free of charge with questions or complaints. You can find this number on a notice accompanying your policy. This requirement does not apply to small insurance companies.

What you should know before you buy insurance

3. **PROHIBITED STATEMENTS.** Your insurance company or agent is prohibited from making false, misleading, or deceptive statements to you relating to insurance.
4. **LENDER-REQUIRED INSURANCE.** A lender cannot require you to purchase insurance on your property in an amount that exceeds the replacement cost of the dwelling and its contents as a condition of financing a residential mortgage or providing other financing arrangements for the property, regardless of the amount of the mortgage or other financing arrangements. In determining the replacement cost of the dwelling, a lender cannot include the fair market value of the land on which a dwelling is located.
5. **CREDIT INFORMATION.** An insurance company cannot deny you insurance solely on the basis of credit information. Insurers who use credit information must also consider other underwriting factors independent of credit information when deciding whether to offer coverage. (For additional information see the section of this Bill of Rights titled *What you should know about insurance companies' use of credit information.*)
6. **APPLIANCE-RELATED WATER DAMAGE CLAIMS.** An insurance company cannot deny you insurance or increase your premium based on a prior appliance-related water damage claim if:
- the damage has been properly repaired or remediated; and
 - the repair or remediation was inspected and certified.

NOTE: A company can use an appliance-related water damage claim if you file three or more such claims in a 3-year period and the company has paid the claims. A claim includes a claim filed by you or a claim filed on your property.

7. **WATER CLAIMS/MOLD DAMAGE OR CLAIMS.** An insurance company cannot deny you insurance based solely on a single prior water damage claim. An insurance company also cannot deny you insurance because of prior mold damage or a prior mold claim if:
- the damage or claim was properly repaired or remediated; and
 - the repair or remediation was inspected and certified.

NOTE: A claim includes a claim filed by you or a claim filed on your property.

8. **PROPERTY CONDITION.** Voluntary Inspection Program: You have the right to have an independent inspection of your property by any person authorized by the Commissioner of Insurance to perform inspections. Once the inspector determines that your property meets certain minimum requirements and issues you an inspection certificate, no insurer may deny coverage based on property conditions without reinspecting your property. If an insurer then denies coverage, the insurer must identify, in writing, the specific problem(s) that makes your property uninsurable. You can find a list of available inspectors on the TDI website at www.tdi.texas.gov/company/vipagnt.html or you can contact TDI for the list directly at 1-800-252-3439.
9. **SAFETY NET.** You may have the right to buy basic homeowners insurance through the Texas Fair Access to Insurance Requirements Plan, also known as the Texas FAIR Plan, if you have been denied coverage by two insurance companies. Your property must meet certain requirements, and eligibility for FAIR Plan coverage must be re-established every two years. You can access a list of insurance agents who are authorized to sell this coverage on the Texas FAIR Plan Association website at www.texasfairplan.org or by calling 1-800-979-6440 (512-505-2200 in Austin).
10. **WINDSTORM COVERAGE.** For property located in areas designated by the Commissioner in certain counties on or near the coast, you may have the right to buy windstorm and hail coverage from the Texas Windstorm Insurance Association (TWIA), if you have been denied windstorm coverage by one insurance company in the standard market currently providing windstorm coverage. Your property must meet certain requirements, and eligibility for TWIA coverage must be re-established every three years. You may have to re-establish eligibility sooner than every three years if you have made any repairs or alterations to your home. Windstorm coverage through TWIA is limited to a maximum amount set each year by the Commissioner of Insurance. This right applies whether or not you buy other insurance for your house. In all other counties your homeowners or dwelling policy includes windstorm and hail coverage unless you request that this coverage be removed from your policy.

NOTE: If you live in a certain flood zone (Zone V, Zone VE and Zone V1-130) and your dwelling was constructed, altered, remodeled, or enlarged after September 1, 2009, you must purchase flood insurance through the National Flood Insurance Program (NFIP) in order to be eligible to purchase windstorm coverage through TWIA. However, if NFIP does not provide flood insurance in your area, you are not required to purchase it.

11. **ELECTRONIC PAYMENTS.** If you authorize your insurer to withdraw your premium payments directly from your financial institution, including your escrow account, your insurer cannot increase the amount withdrawn unless:

- the insurer notifies you by U.S. mail of the increase in premium at least 30 days prior to its effective date; and
- you do not notify the insurer that you object to the increase in the amount to be withdrawn at least five days prior to the increase.

The notice provided by the insurer must include a toll-free number, a mailing address and an email address (if applicable), through which you can contact the insurer to object to the increase.

NOTE: This does not apply to premium increases specifically scheduled in the original policy, to increases based on policy changes you request, or to an increase that is less than \$10 or 10 percent of the previous month's payment.

12. **NOTICE OF REDUCED COVERAGE.** If an insurer uses an endorsement to reduce the amount of coverage provided by your policy, the insurer must give you a written explanation of the change made by the endorsement. The insurer must provide the explanation not later than the 30th day before the effective date of the new or renewal policy. An insurance company cannot reduce coverage during the policy period unless you request the change. If you request the change, the company is not required to provide notice.

13. **NOTICE OF PREMIUM INCREASE.** If your insurer intends to increase your premium by 10 percent or more upon renewal, the insurer must send you notice of the rate increase at least 30 days before your renewal date.

14. **EXPLANATION OF DENIAL.** Upon request, you have the right to be told in writing why you have been denied coverage. The written statement must fully explain the decision, including the precise incidents, circumstances, or risk factors that disqualified you. It must also state the sources of information used.

NOTE: The obligation to provide a written explanation applies to insurance companies directly. An independent agent does not have a specific duty to quote the lowest possible rate to a consumer or to provide a written statement explaining why the agent did not offer the consumer the lowest possible rate.

15. **CUSTOMER INQUIRY.** An insurance company cannot use a customer inquiry as a basis for denying you coverage or determining your premium.

NOTE: A customer inquiry includes:

- general questions about your policy;
- questions concerning the company's claims filing process; and
- questions about whether the policy will cover a loss unless the question concerns specific damage that has occurred and that results in an investigation or claim.

16. **RATE DIFFERENTIAL WITHIN A COUNTY.** If an insurer subdivides a county for the purposes of charging different rates for each subdivision, the difference between the lowest and the highest rate cannot exceed 15 percent unless actuarially justified.

17. **RIGHT TO PRIVACY.** You have the right to prevent an insurance company, agent, adjuster, or financial institution from disclosing your personal financial information to companies that are not affiliated with the insurance company or financial institution. Some examples are income, social security number, credit history, and premium payment history.

If you apply for a policy, the insurance company or financial institution must notify you if it intends to share financial information about you and give you at least 30 days to refuse. This refusal is called "opting out." If you buy a policy, the insurance company or financial institution must tell you what information it collects about you and whether it intends to share any of the information, and give you at least 30 days to opt out. Agents and adjusters who intend to share your information with anyone other than the insurance company or financial institution must give you similar notices.

You can opt out at any time. Your decision to opt out remains in effect unless you revoke it.

These protections do not apply to information:

- publicly available elsewhere;
- insurance companies or financial institutions are required by law to disclose; or
- insurance companies or financial institutions must share in order to conduct ordinary business activities.

What you should know about cancellation and nonrenewal

Cancellation means that **before the end** of the policy period the insurance company:

- terminates the policy;
- reduces or restricts coverage under the policy; or
- refuses to provide additional coverage to which you are entitled under the policy.

Refusal to renew and **nonrenewal** mean the policy terminates **at the end** of the policy period.

The **policy period** is shown on the declarations page at the front of your policy.

18. ***LIMITATION ON CANCELLATION FOR HOMEOWNERS AND RENTERS POLICIES.*** After your initial homeowners or renters policy with your company has been in effect for 60 days or more, that insurance company cannot cancel your policy unless:

- you don't pay your premium when due;
- you file a fraudulent claim;
- there is an increase in the hazard covered by the policy that is within your control and results in an increase in the premium rate of your policy; or
- TDI determines continuation of the policy would result in violation of insurance laws.

If your policy has been in effect for less than 60 days, your insurance company cannot cancel your policy unless:

- one of the reasons listed above applies;
- the insurance company identifies a condition that:
 - creates an increase in hazard;
 - was not disclosed on your application; and
 - is not the subject of a prior claim; or
- the insurance company rejects a required inspection report within 10 days after receiving the report. The report must be completed by a licensed or authorized inspector and cannot be more than 90 days old.

19. ***LIMITATION ON CANCELLATION FOR DWELLING POLICIES.*** After your initial dwelling policy with your company has been in effect for 90 days, that insurance company cannot cancel your policy unless:

- you don't pay your premium when due;
- you file a fraudulent claim;
- there is an increase in the hazard covered by the policy that is within your control and results in an increase in the premium rate of your policy; or
- TDI determines continuation of the policy would result in violation of insurance laws.

20. ***NOTICE OF CANCELLATION.*** To cancel your policy, your insurance company must mail notice at least 10 days prior to the effective date of the cancellation. Your policy may provide for even greater notice.

21. ***POLICYHOLDER'S RIGHT TO CANCEL.*** You have the right to cancel your policy at any time and receive a refund of the remaining premium.

22. ***CHANGE IN MARITAL STATUS.*** If your marital status changes, you have the right to continue your insurance coverage. You have a right to a new policy in your name with coverages that most nearly approximate the coverages of your prior policy, including the same expiration date. The insurance company cannot date the new policy so that a gap in coverage occurs.

23. **USE OF CLAIMS HISTORY TO NONRENEW OR DETERMINE RENEWAL PREMIUM.** Your insurance company cannot use claims you filed as a basis to nonrenew your policy unless:

- you file three or more claims in any 3-year period; and
- your insurer notified you in writing after the second claim that filing a third claim could result in nonrenewal of your policy.

Your insurance company cannot use the following types of claims to determine the number of claims you have filed or to determine your premium if your policy is renewed:

- claims for damage from natural causes, including weather-related damage;
- appliance-related water damage claims where the repairs have been inspected and certified; or
- claims filed but not paid or payable under the policy.

NOTE: An insurance company can count appliance-related claims if three or more such claims are filed and paid within a 3-year period.

24. **USE OF CREDIT INFORMATION TO NONRENEW.** An insurance company cannot refuse to renew your policy solely on the basis of credit information. Insurers who use credit information must also consider other underwriting factors independent of credit information when deciding whether to renew coverage. (For additional information see the section of this Bill of Rights titled *What you should know about insurance companies' use of credit information.*)

25. **NOTICE OF CHANGE IN POLICY FORM.** Your insurer must notify you in writing of any difference between your current policy and each policy offered to you when the policy renews. In certain instances your insurance company must also provide a comparison between the policy offered and policies adopted by the Commissioner of Insurance.

26. **NOTICE OF NONRENEWAL.** If the insurance company does not mail you notice of nonrenewal at least 30 days before your policy expires, you have the right to require the insurance company to renew your policy.

27. **EXPLANATION OF CANCELLATION OR NONRENEWAL.** Upon request, you have the right to a written explanation of an insurance company's decision to cancel or nonrenew your policy. The written statement must fully explain the decision, including the precise incidents, circumstances, or risk factors that disqualified you. It must also state the sources of information used.

What you should know when you file a claim

28. **FAIR TREATMENT.** You have the right to be treated fairly and honestly when you make a claim. If you believe an insurance company has treated you unfairly, call TDI at 1-800-252-3439 (512-463-6515 in Austin) or download a complaint form from the TDI website at www.tdi.texas.gov. You can complete a complaint form on-line via the internet or fax a completed form to TDI at 512-475-1771.

29. **SETTLEMENT OFFER.** You have the right to reject any settlement amount, including any unfair valuation, offered by the insurance company. If you reject a settlement offer, your options include continuing to negotiate with the insurer or pursuing legal remedies, such as mediation, arbitration, or filing a lawsuit. You have the right to have your home repaired by the repair person of your choice.

30. **EXPLANATION OF CLAIM DENIAL.** Your insurance company must tell you in writing why your claim or part of your claim was denied.

31. **TIMEFRAMES FOR CLAIM PROCESSING AND PAYMENT.** When you file a claim on your own policy, you have the right to have your claim processed and paid promptly. If the insurance company fails to meet required claims processing and payment deadlines, you have the right to collect 18 percent annual interest and attorney's fees in addition to your claim amount.

Generally, within **15 calendar days**, your insurance company must acknowledge receipt of your claim and request any additional information reasonably related to your claim. Within **15 business days** (30 days if the company reasonably suspects arson) after receipt of all requested information, the company must approve or deny your claim in writing. The law allows the insurance company to extend this deadline up to **45 days** if it notifies you that more time is needed and tells you why.

After notifying you that your claim is approved, your insurance company must pay the claim **within five business days**.

If your claim results from a weather-related catastrophe or other major natural disaster as defined by TDI, these claims handling deadlines are extended for an additional 15 days.

32. **RELEASE OF CLAIM FUNDS.** Often an insurance company will make a claim check payable to you and your mortgage company or other lender and will send it to the lender. In that case, the lender must notify you within 10 days of receipt of the check and tell you what you must do to get the funds released to you.

Once you request the funds from the lender, within 10 days the lender must:

- release the money to you; or
- tell you in specific detail what you must do to get the money released.

If the lender does not provide the notices mentioned above or pay the money to you after all requirements have been met, the lender must pay you interest on the money at 10 percent per year from the time the payment or the notices were due.

33. **NOTICE OF LIABILITY CLAIM SETTLEMENT.** Your insurance company must notify you if it intends to pay a liability claim against your policy. The company must notify you in writing of an initial offer to compromise or settle a claim against you no later than the 10th day after the date the offer is made. The company must notify you in writing of any settlement of a claim against you no later than the 30th day after the date of the settlement.
34. **INFORMATION NOT REQUIRED FOR CLAIM PROCESSING.** You have the right to refuse to provide your insurance company with information that does not relate to your claim. In addition, you may refuse to provide your federal income tax records unless your insurer gets a court order or your claim involves lost income or a fire loss.

What you should know about prohibited discrimination

35. **PROTECTED CLASSES.** An insurance company cannot discriminate against you by refusing to insure you; limiting the amount, extent or kind of coverage available to you; charging you a different rate for the same coverage; or refusing to renew your policy:
- because of race, color, religion, gender, marital status, disability or partial disability, or national origin; or
 - unless justified by actual or anticipated loss experience, because of age or geographic location.
36. **AGE OF HOUSE.** An insurance company cannot refuse to insure your property based on the age of your house. However, an insurance company may refuse to sell you insurance coverage based on the condition of your property, including the condition of your plumbing, heating, air conditioning, wiring, and roof.
37. **VALUE OF PROPERTY.** An insurance company cannot refuse to insure your property because the value is too low or because the company has established minimum coverage amounts.
38. **UNDERWRITING GUIDELINES.** Underwriting guidelines may not be unfairly discriminatory and must be based on sound actuarial principles.
39. **EQUAL TREATMENT.** Unless based on sound actuarial principles, an insurance company may not treat you differently from other individuals of the same class and essentially the same hazard. If you sustain economic damages as a result of such unfair discrimination, you have the right to sue that insurance company in Travis County District Court.

If your suit prevails, you may recover economic damages, court costs and attorney and necessary expert witness fees. If the court finds the insurance company knowingly violated your rights, it may award up to an additional \$25,000 per claimant.

You must bring the suit on or before the second anniversary of the date you were denied insurance or the unfair act occurred or the date you reasonably should have discovered the occurrence of the unfair act. If the court determines your suit was groundless and you brought the lawsuit in bad faith, or brought it for the purposes of harassment, you will be required to pay the insurance company's court costs and attorney fees.

**What you should know about insurance companies'
use of credit information**

40. **REQUIRED DISCLOSURE.** If an insurance company uses credit information to make underwriting or rating decisions, the company must provide you a disclosure statement within 10 days after receiving your completed application for insurance.

The disclosure indicates whether the insurer will obtain and use your credit information and lists your specific legal rights, including:

- credit information insurance companies cannot use against you;
- how you can get reasonable exceptions that your insurer is required to make to its use of credit information if certain life events, such as divorce, death of a close family member, or identity theft, hurt your credit;
- the notice* an insurer must send you when making a credit-based decision that harms your ability to get or keep insurance or requires you to pay a higher premium; and how you can get reasonable exceptions that your insurer is required to make to its use of credit information if certain life events, such as divorce, death of a close family member, or identity theft, hurt your credit;
- how you can dispute credit information and require an insurer to re-rate your policy if the rate was increased because of inaccurate or unverifiable credit information.

* The notice must include a description of up to four primary factors that influenced the action taken by the insurer.

Insurers must use the disclosure form (CD-1) adopted by the Commissioner or an equivalent disclosure form filed prior to use with TDI. The CD-1 is available at www.tdi.texas.gov/forms/pcpersonal/pc328crdtds.pdf or by calling 1-800-252-3439. Additional information regarding insurers' use of credit information is available at www.tdi.texas.gov/credit/credit.html.

What you should know about enforcing your rights

41. **FILING COMPLAINTS.** You have the right to complain to TDI about any insurance company and/or insurance matter and to receive a prompt investigation and response to your complaint. To do so, you should:
- call TDI's **Consumer Help Line** at 1-800-252-3439, (512-463-6515 in Austin) for service in both English and Spanish;
 - write to the Texas Department of Insurance, Consumer Protection, Mail Code 111-1A, P.O. Box 149091, Austin, Texas 78714-9091;
 - email TDI at ConsumerProtection@tdi.texas.gov;
 - fax your complaint to 512-475-1771;
 - download or complete a complaint form online from the TDI website at www.tdi.texas.gov; or
 - call the TDI Publications/Complaint Form order line at 1-800-599-SHOP (7467), (512-305-7211 in Austin). The order line is available 24 hours a day, 7 days a week.

NOTE: TDI offers interpreter services and publications in alternate formats. Persons needing more information in alternate layouts or languages can call the *TDI Consumer Help Line* listed above.

42. **RIGHT TO SUE.** If an insurance company violates your rights, you may be able to sue that company in court, including small claims court, with or without an attorney.
43. **BURDEN OF PROOF.** If you sue to recover under your insurance policy, the insurance company has the burden of proof as to any application of an exclusion in the policy and any exception to or other avoidance of coverage claimed by the insurer.
44. **REQUESTING NEW RULES.** You have the right to ask in writing that TDI make or change rules on any residential property insurance issue that concerns you. Send your written request to: Texas Department of Insurance, Attn: Commissioner (113-2A), P.O. Box 149104, Austin, TX 78714-9104.

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INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY

J6254
2nd Edition

For an additional premium, the limits shown in your policy under Coverage C - Special Limits on Certain Property are changed as follows. The categories of personal property designated by an ☒ below, are increased by the amount shown for that category.

- | | Increased Amount |
|--|-------------------------|
| <input checked="" type="checkbox"/> 2. Theft of jewelry, watches, precious and semi-precious stones and furs, including articles for which fur represents the principal value. This applies even if such items are considered art work or used as decoration.

The per article limit is increased to \$2,500 and the total limit is increased by: | \$ 2,500 |
| <input type="checkbox"/> 3. Theft of firearms, including their scopes or mounts whether attached or not, and all other firearm related equipment and ammunition.

The limit is increased by: | \$ _____ |
| <input type="checkbox"/> 5. Computers and electronic data processing equipment and accessories and recording or storage media used with the foregoing, whether or not it is business property . Computers, electronic data processing equipment, and recording or storage media that cannot be replaced with other of like kind and quality on the current retail market is not covered.

This limit is increased by: | \$ _____ |
| <input type="checkbox"/> 7. Securities, deeds, evidences of debt, letters of credit, notes other than bank notes, legal documents and other valuable papers, personal records including, but not limited to, photographs, videos, financial and health records, manuscripts, passports, tickets, stamps and stamp collections. This limit includes the costs to research, replace or restore the information from the lost or damaged material.

This limit is increased by: | \$ _____ |
| <input type="checkbox"/> 8. Theft of silverware, gold ware, platinumware and pewter ware, including articles for which such metal represents the principal value.

This limit is increased by: | \$ _____ |

The increased coverage amounts shown above do not increase the Coverage C **stated limit**. All other provisions of this policy apply.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

Important Customer Notice

About the Farmers Next Generation® Homeowners Policy

Enclosed in this package of materials you will find your new Farmers Next Generation Homeowners Policy (Next Generation policy) being offered.

We would like to take this opportunity to explain to you that although the Next Generation policy generally provides greater coverage than under your prior policy, there may be situations where the Next Generation policy provides less coverage. In addition, even though a heading, condition, or name of a peril or exclusion may be the same or similar in the Next Generation policy as in the Texas Family Home Policy (TFHP), the language that follows the heading, condition, or name of peril or exclusion may have been changed to clarify our intent to cover or not cover certain events or occurrences.

You are encouraged to and should take the time to review the terms and conditions of the Next Generation policy. Please note, for example, that under the Property section in the Next Generation policy, coverage is provided for accidental direct physical loss or damage subject to exclusions for type of loss or damage and causes of loss or damage, while the TFHP provided coverage solely for fourteen listed causes of loss or damage, subject to the policy's exclusions. Under the Liability section in the Next Generation policy, the Coverage E (Personal Liability) limit is an annual aggregate limit which is the total we will pay for all covered liability occurrences for each policy period. The TFHP's Coverage C (Personal Liability) limit is a per occurrence limit which is the total we will pay for all costs for each liability occurrence.

Attached is a Summary Policy Comparison which briefly summarizes some but not all of the differences between the TFHP and the Next Generation policies. If you have any questions about the differences between the Next Generation policy and the TFHP policy, please contact your Farmers agent, who will be happy to assist you.

Sincerely,

Texas Farmers Insurance Company

SUMMARY POLICY COMPARISON
TEXAS FAMILY HOME POLICY AND FARMERS NEXT GENERATION® HOMEOWNERS POLICY

Please note that this is a summary of some of the differences between these policies. It is a brief summary only. It is not meant to be a comprehensive list of all of the differences. Payment of additional premium is required for any increased limit or optional coverage. We use an "*" to show that increased limit(s) may be available. Please review the policy forms and endorsements for details. The policy contract takes precedence over this summary comparison.

PROPERTY COVERAGE

Property Coverage Limits/Perils (We will pay up to the applicable limits set forth)	Farmers Next Generation Homeowners Policy (Next Gen)	Texas Family Home Policy (TFHP)
Coverage A - Dwelling Replacement Cost Coverage	Included in policy	Included in policy
Separate Structures Limit	10% of Coverage A - Dwelling limit*	10% of Coverage A - Dwelling limit*
Personal Property Limit	75% of Coverage A - Dwelling limit*	60% of Coverage A - Dwelling limit*
Personal Property - Replacement Cost Coverage	Included in policy	Included in policy
Dwelling/Separate Structures: TFHP - Perils Insured Against Next Gen - Types and Causes of Loss or Damage	Modified Open Perils	Named Perils
Personal Property: TFHP - Perils Insured Against Next Gen - Types and Causes of Loss or Damage	Modified Open Perils	Named Perils
Loss of Use	40% of Coverage A limit* 24 months of additional living expense, 12 months of loss of rents, 2 weeks of prohibited use	20% of Coverage A limit* 24 months of additional living expense, 12 months of loss of rents, 2 weeks of prohibited use
Sub-Limits: Personal Property		
Money, gift certificates and cards, and scrip	\$200	\$500
Securities, deeds and valuable papers (Next Gen also includes stamps and personal records)	\$1,500*	\$1,500*
Business property, other than electronic data processing equipment	\$5,000 on premises*/\$500 off premises	\$2,500 on premises*/\$500 off premises
Watercraft and windsurfers	\$3,000 on or off premises, including their trailers	\$1,000 on or off premises, including their trailers
Trailers	\$1,500	\$1,000 any non-watercraft trailer
Theft of firearms (includes scopes, mounts and ammo in Next Gen)	\$3,000*	2,500*
Theft of imported rugs, tapestries and wall hangings	\$5,000 per article/\$10,000 total limit	\$2,500 any one article/ \$10,000 total limit

PROPERTY COVERAGE (Continued)

Property Coverage Limits/Perils (We will pay up to the applicable limits set forth)	Farmers Next Generation Homeowners Policy (Next Gen)	Texas Family Home Policy (TFHP)
Theft of jewelry, watches, furs, and precious and semi-precious stones	\$1,000 per article/\$5,000 total limit*	\$1,000 per item/ \$2,500 per loss*
Personal Property usually located at an insured's residence other than the residence premises	15% of the Coverage C limit. This is not additional insurance	10% of the Coverage B limit. This is not additional insurance
Motor vehicle parts	\$2,000	Coverage B limit
Data stored on computer	\$1,000	Not covered

EXTENSIONS OF COVERAGE

Coverages	Next Gen	TFHP
Sudden and accidental discharge of water in TFHP and Limited Water Coverage in Next Gen	Included; covers access through building structure including access to plumbing system below the foundation	Included; does not cover access through any foundation or other concrete flatwork or patio (access through foundation or other concrete flatwork is optional up to 5% of Cov A under TX048)
Extended replacement cost - Coverage A	Included at 25% of Coverage A limit*	Optional at 20% of Coverage A limit
Building ordinance or law	Included at 10% of Coverage A limit as additional insurance*	Included at 10% of Coverage A limit; not additional insurance*
Identity fraud, unauthorized use of a credit card, debit card, fund transfer card, forgery and acceptance of counterfeit money	\$1,500 indemnity \$28,500 identity fraud expenses	\$1,500 indemnity \$15,000 identity fraud expenses
Debris removal	Included in applicable Coverage A, B or C limits, plus additional 5% if needed	Included in applicable Coverage A or Coverage B limits, plus additional 5% if needed
Trees, shrubs, plants, lawn	5% of Coverage A limit, maximum of \$750 for any one tree, shrub or plant	5% of Coverage A limit, maximum of \$1,000 for any one item
Lock replacement	\$500	\$500
Arson and burglary reward (also vandalism or malicious mischief reward in Next Gen)	\$5,000 for arson, \$1,000 for burglary and \$500 for vandalism or malicious mischief, limited by the amount of the covered loss	\$1,000
Fire department service charge	\$750	\$500
Food spoilage	Coverage C limit for loss due to interruption of electrical utility service	\$500 for loss of electricity off premises
Artificially generated electrical current (i.e. power surge or decrease)	\$1,000 for loss to personal property	\$1,000 for loss to personal property
Pet coverage	\$500 for covered loss of household pet that occurs on the residence premises	Not available

PROPERTY PERILS

Peril ("X" means that the policy includes this peril)	Next Gen	TFHP
Fire and lightning	X	X
Sudden and accidental damage from smoke	X	X
Windstorm, tropical cyclone and hail in TFHP Windstorm, tropical cyclone and hailstorm in Next Gen	X	X
Explosion	X	X
Aircraft and vehicles	X	X
Vandalism or malicious mischief	X	X
Riot and civil commotion	X	X
Theft	X	X
Sudden and accidental discharge, eruption, overflow, or release of water or steam	X	X
Objects falling from the weight of ice, snow, or sleet	X	X
Build-up of ice	X	X
Falling objects (including objects falling from the weight of ice, snow or sleet)	X	X
Fall of trees, limbs, including felling, topping, or trimming	X	X
Weight of ice, snow or sleet	X	X
Collapse of building or any structural part of building (excluding earth movement)	X	X
Breakage of glass that is part of the building, including glass in storm doors and storm windows. (Extension of coverage in the TFHP; referred to as breakage of glass which is part of the dwelling or separate structure.)	X	X
All other perils not listed and not excluded	X	

PROPERTY EXCLUSIONS

Coverage may not exist for a particular claim even if there is no exclusion. For example, the loss may not have been caused by a peril named in the policy, or the peril itself may limit coverage. Whether a claim is covered under a policy depends on a number of factors, including the facts of the loss event and all policy provisions. This chart summarizes some of the Property exclusions only and is not a detailed coverage guide.**

Property Exclusions (Uninsured Loss or Damage and Excluded Causes of Loss or Damage) ("X" means that the policy has this exclusion)	Next Gen	TFHP
Water Damage (Water, including flood, surface water, waves and tidal water)	X	X
Governmental action	X	X
Building laws	X	X
Destructive acts	X	X
Nuclear damage	X	X
Fungi	X	X
Settling, cracking, bulging, shrinkage, or expansion	X	X
Earth movement	X	X
Wear and tear, inherent vice, rust, deterioration, decay, rats, mice, vermin, termites, moths or other insects, contamination, neglect, improper maintenance, failure to make proper repairs, failure to make timely repairs	X	
Wear and tear, aging, rust, corrosion, deterioration or decay - only applies to windstorm, tropical cyclone, hail and collapse of building (windstorm, tropical cyclone and hailstorm in Next Gen)		X

PROPERTY EXCLUSIONS (Continued)

Property Exclusions (Uninsured Loss or Damage and Excluded Causes of Loss or Damage) ("X" means that the policy has this exclusion)	Next Gen	TFHP
Neglect or lack of maintenance or failure to make repairs	X	X
Inherent vice or latent defect - only applies to windstorm, tropical cyclone, hail and collapse of building (windstorm, tropical cyclone and hailstorm in Next Gen)		X
Pathogens; Noxious substances; and Contamination	X	X
Smog, smudging or smoke	X	X
Vandalism or malicious mischief or arson if the dwelling is vacant	X	X
Failure to protect covered property	X	X

**Note that the TFHP policy provides named peril coverage whereas the Next Gen provides modified open peril coverage. Therefore the Next Gen lists more exclusions than those noted above. Please refer to the contract for a review of the other property exclusions.

PROPERTY DEDUCTIBLES

Deductible Clauses	Next Gen	TFHP
Applicable Policy Deductible Clauses	Clause 1 - Windstorm or Hailstorm Clause 2 - Tropical Cyclone Clause 3 - All Other Covered Loss or Damage Clause 1 and 2 deductibles are percentage deductibles, while Clause 3 deductible could be a percentage or specified dollar amount.	Clause 1 - Windstorm and Hail Clause 2 - Tropical Cyclone Clause 3 - All Other Covered Loss or Damage

LIABILITY LIMITS

Limits	Next Gen	TFHP
Liability Limits of Insurance - Personal Liability and Medical Payments to Others (Med Pay) and Personal Injury coverage, if purchased.	Each coverage is subject to per occurrence limit and subject to an annual aggregate limit. Some coverages may have a combined limit.	Each coverage is subject to per occurrence limit and is not subject to an annual aggregate limit. Some coverages may have a combined limit.
Personal Injury	Optional	Included

LIABILITY EXCLUSIONS

Coverage may not exist for a particular claim even if there is no exclusion. Whether a claim is covered under a policy depends on a number of factors, including the facts and all policy provisions. This chart summarizes the Liability exclusions only and is not a detailed coverage guide.

Liability Exclusions ("X" means that the policy has this exclusion)	Next Gen	TFHP
Intentional acts	X	X
Business	X	X
Rental or holding for rental of premises by insured	X	X
Professional services	X	X

LIABILITY EXCLUSIONS (Continued)

Liability Exclusions ("X" means that the policy has this exclusion)	Next Gen	TFHP
Premises owned by, rented to, or rented by an insured that is not an insured location	X	X
Ownership, maintenance, operation, use, loading or unloading of motor vehicle, watercraft, or aircraft, and entrustment or negligent supervision with respect to the foregoing	X	X
Vandalism and Destructive acts in TFHP Destructive acts in Next Gen	X	X
Transmission of sickness or disease by an insured through sexual contact	***	***
Workers' compensation law or occupational disease law	X	X
Fungus, noxious substance, nuclear substance, pathogen or pollutant	X	X
Sale or transfer of real property	X	X
Contact or agreement	X	X
Property owned by, rented to, occupied or used by or in the care of an insured	X	X
Nuclear energy liability policy	X	X
Bodily injury to you or an insured	X	X
Bodily injury to a residence employee (under certain circumstances)	X	X
Bodily injury to a person other than residence employee regularly residing at insured location	X	X
Agreement with Homeowners association; Home care services; Illegal or controlled substance; Punitive or exemplary damages, fines or penalties; Obligation to reimburse damages; Statutory liability; Violation of ordinance or penal law; Employment - personal injury; and Civic or public activities for pay	X	

*** Although there is no exclusion in these two policies, they both define bodily injury as not including the transmission or exposure of a communicable disease by any insured to any other person.

EXCLUSION OF MARRING OF METAL ROOF MATERIALS

TX 184
TEXAS
1st Edition

It is agreed that the policy is amended as follows:

I. DEFINITIONS

For purposes of this endorsement only:

Metal roof materials means and includes:

1. all metal roofing materials which are exposed to the weather, including those which extend above the surface of the roof, including by example but not limited to, all metal roof surfacings and vents, vent caps, turbines and piping;
2. the underlayments applied for moisture protection, whether metal or non-metal, for a metal roof; and
3. all flashings required in the replacement of any **metal roof materials**.

II. SECTION I - UNINSURED LOSS OR DAMAGE AND EXCLUDED CAUSES OF LOSS OR DAMAGE, A. Uninsured Types of Loss or Damage is amended as follows:

Item 14. **Exceptions to Uninsured types of damage** is deleted in its entirety and is replaced with the following:

14. Exceptions to Uninsured types of damage.

However, we do insure:

6. Breakage, Impairment, Corruption or Failure of Covered Personal Property;

8. **Marring**; and

12. Movement, Settling, Cracking, Bulging, Shrinking, Heaving, Bending or Expanding;

which is directly caused by the following causes of loss, subject to the terms, conditions and limitations set forth in subsection B. Excluded Causes of Loss or Damage for any such cause of loss:

- a. fire or lightning;
- b. windstorm;
- c. hail, except **marring of metal roof materials**, other than where hail causes a distinct and demonstrable actual hole or opening in the **metal roof materials**, or that results in the failure of the **metal roof materials** to perform its intended function;
- d. smog, smudging or smoke (all only if sudden and accidental);
- e. explosion resulting from combustion (other than nuclear explosion);
- f. riot or civil commotion;
- g. **aircraft** or vehicles;
- h. theft;
- i. falling objects;
- j. fall of trees or limbs, including felling, topping or trimming of trees;
- k. weight of ice, snow or sleet which causes damage to personal property contained in a building; or
- l. artificially generated electric current;

and we do insure:

6. Breakage, Impairment, Corruption or Failure of Covered Personal Property; and

8. **Marring**;

which is directly caused by the following subsection B. Excluded Causes of Loss or Damage or by the following Extensions of Coverage, subject to the terms, conditions and limitations set forth for the cause of loss or the Extensions of Coverage: **vandalism or malicious mischief**; Limited Water Coverage; and Collapse of a Building Structure or Structural Part of the Building Structure.

Any exception to uninsured damage will not apply if it occurs in combination or in sequence with any existing or other uninsured type of damage.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms and conditions of the policy.

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ENDORSEMENT AMENDING GENERAL CONDITIONS

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1st Edition

In the **FARMERS NEXT GENERATION® HOMEOWNERS POLICY** 1st Edition under **GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY** and in the **FARMERS NEXT GENERATION HOMEOWNERS POLICY** 2nd Edition under **GENERAL CONDITIONS - APPLYING TO THE ENTIRE POLICY**, it is agreed that the following are added:

Additional Benefits and Services.

We may work with independent merchants for enhanced value for replacement of your property. We may also work with independent merchants for other services, discounts or benefits. We may introduce you to these merchants and if you are interested in any of the services, discounts, or benefits that they may offer, you will have to deal directly with them. You do not have to use their services. You do not have to accept any discounts or benefits that they may offer to you. We do not make any representation regarding the suitability of any such services, discounts or benefits for your specific needs. We are not obligated to expand or continue to make available any such services, discounts or benefits.

Policy Notices.

Notwithstanding any policy provision which states where a policy notice will be addressed, we will address policy notices to you at your last mailing address known to us. We may mail or, unless prohibited by law, deliver such notices to you. If a mortgagee is named in this policy, any notices we give to the mortgagee may be mailed or delivered.

However, when mailed, we or vendors we retain may forward or address such notices to an updated address per any change of address presented to or filed with the United States Postal Service. In addition, we may update our policy records to reflect this updated address and/or address future policy notices to this address.

Except where prohibited by law, a policy notice under this Policy Notices condition will be deemed "mailed" or "delivered" if it is delivered by electronic transmittal or facsimile.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

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**RESIDENCE GLASS -
WAIVER OF DEDUCTIBLE ENDORSEMENT**

J6260
2nd Edition

For an additional premium, we will pay for covered accidental direct physical loss or damage to glass attached to your **dwelling** or **separate structures** without application of the policy deductible.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

93-6260 2ND EDITION 4-07

J6260201

IMPORTANT NOTICE

To obtain information or make a complaint:

You may contact your agent at the telephone number indicated on the declaration page attached to this policy.

You may call Farmers Insurance's toll-free telephone number for information or to make a complaint at

1-800-225-0011

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at

1-800-252-3439

You may write the Texas Department of Insurance

P.O. Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
E-mail: ConsumerProtection@tdi.state.tx.us

INSURANCE WEBSITE NOTICE:

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance/Office of Public Insurance Counsel website:

www.helpinsure.com

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Puede comunicarse con su agente al numero de telefono indicado en la declaracion de su contrato de seguro.

Usted puede llamar al numero de telefono gratis de Farmers Insurance's para informacion o para someter una queja al

1-800-225-0011

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas

P.O. Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
E-mail: ConsumerProtection@tdi.state.tx.us

ANUNCIO DEL SITIO WEB DE SEGUROS:

Para obtener formas de comparación de precios y póliza y otra información acerca del seguro de propiedad residencial y del seguro de automóvil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Público de Seguros:

www.helpinsure.com

DISPUTAS SOBRE PRIMAS O RECLAMOS:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

UNA ESTE AVISO A SU POLIZA:

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

USE OF CREDIT INFORMATION DISCLOSURE

Insurer's Name (or Group name):

TEXAS FARMERS INSURANCE COMPANY, AUSTIN, TEXAS

Policy/Unit Number: 19 96912-19-03

Address:

15700 Long Vista Dr.
Austin, TX 78728

Telephone Number: 1-800-225-0011

Person on whom credit information was obtained or used:

First Name

Middle Name

Last Name

SUSAN

SIDEMAN

We ☒ will ☐ will not (choose one) obtain and use credit information on you or any other member(s) of your household as a part of the insurance credit scoring process.

If you have questions regarding this disclosure, contact the insurer at the above address or phone number. For information or other questions, contact the Texas Department of Insurance at 1-800-252-3439 or P.O. Box 149091, MC 104-1A, Austin, Texas 78714.

Section 559.053 of the Texas Insurance Code requires an insurer or its agents to disclose to its customers whether credit information will be obtained on the applicant or insured or on any other member(s) of the applicant's or insured's household and used as part of the insurance credit scoring process.

If credit information is obtained or used on the applicant or insured, or on any member of the applicant's or insured's household, the insurer shall disclose to the applicant the name of each person on whom credit information was obtained or used and how each person's credit information was used to underwrite or rate the policy. An insurer may provide this information with this disclosure or in a separate notice.

Adverse effect means an action taken by an insurer in connection with the underwriting of insurance for a consumer that results in the denial of coverage, the cancellation or nonrenewal of coverage, or the offer to and acceptance by a consumer of a policy form, premium rate, or deductible other than the policy form, premium rate, or deductible for which the consumer specifically applied.

Credit information is any credit related information derived from a credit report itself, or provided in an application for personal insurance. The term does not include information that is not credit-related, regardless of whether the information is contained in a credit report or in an application for insurance coverage or is used to compute a credit score.

Credit score or insurance score is a number or rating derived from a mathematical formula, computer application, model, or other process that is based on credit information and used to predict the future insurance loss exposure of a consumer.

SUMMARY OF CONSUMER PROTECTIONS CONTAINED IN CHAPTER 559

PROHIBITED USE OF CREDIT INFORMATION. An insurer may not:

- (1) use a credit score that is computed using factors that constitute unfair discrimination;
- (2) deny, cancel, or nonrenew a policy of personal insurance solely on the basis of credit information without consideration of any other applicable underwriting factor independent of credit information; or
- (3) take an action that results in an adverse effect against a consumer because the consumer does not have a credit card account without consideration of any other applicable factor independent of credit information.

An insurer may not consider an absence of credit information or an inability to determine credit information for an applicant for insurance coverage or insured as a factor in underwriting or rating an insurance policy unless the insurer:

- (1) has statistical, actuarial, or reasonable underwriting information that: (A) is reasonably related to actual or anticipated loss experience; and (B) shows that the absence of credit information could result in actual or anticipated loss differences;*
- (2) treats the consumer as if the applicant for insurance coverage or insured had neutral credit information, as defined by the insurer; or*
- (3) excludes the use of credit information as a factor in underwriting and uses only other underwriting criteria.*

NEGATIVE FACTORS. *An insurer may not use any of the following as a negative factor in any credit scoring methodology or in reviewing credit information to underwrite or rate a policy of personal insurance:*

- (1) a credit inquiry that is not initiated by the consumer;*
- (2) an inquiry relating to insurance coverage, if so identified on a consumer's credit report; or*
- (3) a collection account with a medical industry code, if so identified on the consumer's credit report.*

Multiple lender inquiries made within 30 days of a prior inquiry, if coded by the consumer reporting agency on the consumer's credit report as from the home mortgage or motor vehicle lending industry, shall be considered by an insurer as only one inquiry.

EFFECT OF EXTRAORDINARY EVENTS. *An insurer shall, on written request from an applicant for insurance coverage or an insured, provide reasonable exceptions to the insurer's rates, rating classifications, or underwriting rules for a consumer whose credit information has been directly influenced by a catastrophic illness or injury, by the death of a spouse, child, or parent, by temporary loss of employment, by divorce, or by identity theft. In such a case, the insurer may consider only credit information not affected by the event or shall assign a neutral credit score.*

An insurer may require reasonable written and independently verifiable documentation of the event and the effect of the event on the person's credit before granting an exception. An insurer is not required to consider repeated events or events the insurer reconsidered previously as an extraordinary event.

An insurer may also consider granting an exception to an applicant for insurance coverage or an insured for an extraordinary event not listed in this section. An insurer is not out of compliance with any law or rule relating to underwriting, rating, or rate filing as a result of granting an exception under this article.

NOTICE OF ACTION RESULTING IN ADVERSE EFFECT. *If an insurer takes an action resulting in an adverse effect with respect to an applicant for insurance coverage or insured based in whole or in part on information contained in a credit report, the insurer must provide to the applicant or insured within 30 days certain information regarding how an applicant or insured may verify and dispute information contained in a credit report.*

DISPUTE RESOLUTION; ERROR CORRECTION. *If it is determined through the dispute resolution process established under Section 611(a)(5), Fair Credit Reporting Act (15 U.S.C. Section 1681i), as amended, that the credit information of a current insured was inaccurate or incomplete or could not be verified and the insurer receives notice of that determination from the consumer reporting agency or from the insured, the insurer shall re-underwrite and re-rate the insured not later than the 30th day after the date of receipt of the notice.*

After re-underwriting or re-rating the insured, the insurer shall make any adjustments necessary within 30 days, consistent with the insurer's underwriting and rating guidelines. If an insurer determines that the insured has overpaid premium, the insurer shall credit the amount of overpayment. The insurer shall compute the overpayment back to the shorter of the last 12 months of coverage; or the actual policy period.

Farmers® Privacy Notice

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

You trust us with an important part of your financial life. We are proud of our privacy policies and procedures and encourage you to review them carefully.

This notice from the member companies of the Farmers Insurance Group of Companies® listed on the back of this notice* describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family or household purposes. *When state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law consistent with the requirements of federal preemption.*

Information we collect

We collect and maintain information about you to provide you with the coverage, product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, assets, income and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

How we protect your information

At Farmers, our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

Information we disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

Sharing information with affiliates

The Farmers family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described under **Information we collect**, to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates information about our transactions and experiences with you.

In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

Your choice

If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to request an Opt-Out Form or respond to us in any way.

If you have previously submitted a request to opt-out on each of your policies, no further action is required.

If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention. Please verify that all of your Farmers policy numbers are listed. If not, please add the policy numbers on the form and mail to the return address printed on the form. We will implement your request within a reasonable time after we receive the form.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

Website

Our website privacy notices, such as the one located at farmers.com, contain additional information particular to website use. Please pay careful attention to those notices if you transmit personal information to Farmers over the Internet.

Recipients of this notice

We are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with Farmers. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy practices.

More information about the federal laws

This notice is required by federal law. If you would like additional information about these federal laws, please visit our website at farmers.com.

Signed:

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.); Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc.; Farmers New Century Insurance Company, Farmers Group, Inc.; Farmers Reinsurance Company, Farmers Services Insurance Agency, Farmers Services Corporation, Farmers Texas County Mutual Insurance Company, Farmers Underwriters Association, Farmers Value Added, Inc.; Farmers Financial Solutions, LLC member FINRA & SIPC**, FFS Holding, LLC; Farmers Services, LLC; ZFUS Services, LLC; Leschi Life Assurance Company, FIG Holding Company, FIG Leasing Co., Inc.; Fire Underwriters Association, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Prematic Service Corporation (California), Prematic Service Corporation (Nevada), Texas Farmers Insurance Company, Farmers New World Life Insurance Company, Truck Underwriters Association, Civic Property and Casualty Company, Exact Property and Casualty Company and Neighborhood Spirit Property and Casualty Company.

*The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the Farmers Insurance Group of Companies.

**You may obtain more information about the Securities Investor Protection Corporation (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. For information about FINRA and Broker Check you may call the FINRA Broker Check hotline at (800) 289-9999 or access the FINRA website at www.finra.org.

REGARDING YOUR POLICY NUMBER: 96912-19-03

NOT AN ADVERTISEMENT - PLEASE READ CAREFULLY

THE FOLLOWING PAGES CONTAIN INFORMATION FARMERS® HAS ABOUT YOUR HOME. PLEASE REVIEW THIS INFORMATION CAREFULLY.

Your policy provides \$125 per square foot to rebuild your home. (This figure does not reflect any additional amounts added by extension or endorsement to your policy). You may know details about your home that are not reflected in this estimate. Please take this opportunity to make sure this is adequate coverage to rebuild your home.

According to a leading provider of building replacement cost estimates, as many as 66% of homes are underinsured. This means these homes will not have enough coverage to rebuild if they were completely destroyed. The amount indicated above may also not provide enough coverage to rebuild your home.

With each renewal offer of your policy, Farmers® uses an estimating program to calculate a reconstruction cost estimate for your home. We encourage you to review this estimate at every renewal, check that the details we have about your home are correct and let us know of anything unique about your home that would affect the reconstruction cost. Please keep in mind that this is only an estimate – not a guarantee. Your policy does not provide **Guaranteed Replacement Cost** coverage.

Here are some things to consider when you determine how much coverage you need for your home:

- Is the square footage accurate?
- Have you remodeled or added to your kitchen, bathroom or any other part of your home?
- Have you considered special features like French doors, granite counter tops, crown molding, wood floors or other luxury contents?

Even if you haven't changed anything about your home, you still need to check the information to make sure it is accurate and complete to get the best estimate possible.

You may accept our estimate as it is or change it. The main thing to consider is that reconstruction cost is the amount it would cost to rebuild your home. It is not the same as the market value or what you paid for your home.

While I can provide guidance as to the coverage options available, it is ultimately your responsibility to make sure you have purchased sufficient coverage to rebuild your home and replace your personal property. I cannot choose your coverage amounts for you.

As your Farmers Agent, I am committed to servicing your insurance needs. Please contact my office to set up a free Farmers Friendly Review® of your policies. As always, I am available to answer any questions you may have regarding your policy.

Please give me a call at 210-822-1560 to review your policy.

Sincerely,

MICHAEL J. WOODS

REGARDING YOUR POLICY NUMBER: 96912-19-03
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Information We Used to Estimate the Reconstruction Cost for your Home.

Coverage A Limit:	\$ 460,000
Reconstruction Cost Estimate:	\$ 435,000
Ratio of Coverage A Limit to Reconstruction Cost Estimate:	106 %
ZIP Code:	78209
Year Built:	1979
Square Footage:	3,666
Style or Number of Stories:	1 STORY
Foundation Type:	CEMENT SLAB (INCL. BASEMENTS)
Foundation Shape:	IRREGULAR
Basement as a % of Ground Floor:	0 %
% of Basement that is Finished:	0 %
Walkout Basement:	NO
Roof Material:	SHEET METAL PANEL
Elaborate Roof Construction:	NO
Exterior Balcony:	NO
% Cathedral Ceilings:	20 %
Garage Type:	1 CAR CARPORT
Interior Wall Material:	DRYWALL/SHEETROCK
Number of Units:	1
Modern or Vintage Construction:	Modern
Alarm System Type:	
Sprinkler System Type:	
Wall Height:	9 ft. 100%
Wall Framing:	WOOD 100%
Kitchen Quality Grade:	UPGRADED (CUSTOM)
Number of Basic (Economy) Bath:	0
Number of Builders Grade (Standard) Bath:	0
Number of Upgraded (Custom) Bath:	1
Number of High End (Luxury) Bath:	1

The next three categories— exterior walls, interior walls, and floor covering— all have four spaces with an assigned percentage. For each category, it's possible that the total of the percentages for all four spaces will not be 100%. (That's because only the four predominant materials are listed).

Exterior Walls	WOOD SIDING	100%		
Interior Wall Covering	PAINT	100%		
Floor Covering	CERAMIC TILE	100%		

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Additional Building Features:					
Additional Furnace		Evaporative Coolers		Porch (screened)	
Air Conditioning Unit	1	Exterior Shutters		Picture Window	
Atrium Window		Fireplaces	1	Skylights	
Attached Carport		French Doors		Sliding Glass Doors	
Bay Windows		Greenhouse		Solar Panels	
Breezeway (closed)		Hot Tub (built-in)		Solar Room	
Breezeway (open)		Intercom System		Spiral Staircase (metal)	
Central Stereo System		Jacuzzi		Spiral Staircase (wood)	
Central Vacuum		Patio Cover	1	Stained Glass Windows	
Deck - wood or composite	1	Porch (open)		Wet Bar	

Definition of Terms and Additional Options

Term	Definition and Additional Options
Coverage A Limit:	The stated limit on your policy for the dwelling.
Reconstruction Cost Estimate:	The estimated cost to rebuild your home. This may be higher or lower than its market value.
Ratio of Coverage A Limit Reconstruction Cost Estimate:	If you select a Coverage A limit higher or lower than the reconstruction cost estimate (the option to select a lower limit may not be available in your state), this ratio is established by comparing the two figures, with a ratio of 1.00 meaning the Coverage A amount equals the reconstruction cost estimate. We will maintain this ratio going forward, unless you notify us in writing if you wish to change the Coverage A limit.
Year Built:	The year the home was originally constructed.
Square Footage:	The total square footage figure includes all floors of a multi-story dwelling and the square footage of a built-in garage. We say a garage is "built in" when it is part of the building structure of the dwelling and any space above the garage is used 50% or more as living area. IMPORTANT: The total square footage does NOT include any of the following: attached garage without at least 50% living space above it, attached carport, basement (even if fully finished), attached greenhouse or solar room, porch or breezeway, decks, or detached structures.
Style or Number of Stories:	e.g. Bi-Level, Ranch, Split-Level, Tri-Level, Victorian, or 1, 1.5, 2, 2.5 or 3 Story Home.
Foundation Type:	e.g. Slab, Basement, Pier and Beam.
Foundation Shape:	e.g. Square, Rectangular, Irregular (7-11 corners), Very Irregular (more than 11 corners).
Basement % of Ground Floor:	The percent of the ground floor that has a basement beneath it.
% of Basement that is Finished:	The percent of the basement that is finished.
Walkout Basement:	Basements that allow doors to open into the yard because the basement is at ground level.
Roof Material:	e.g. Asphalt Shingle, Clay Tile, Cement Tile, Copper, Slate, Synthetic, Wood Shingle/Shake, Rock/Tar, Rubber, Metal, Victorian Scalloped Shake.
Elaborate Roof Construction:	Combination of different roof styles that create peaks and valleys or a large number of dormers built into a standard roof.

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Definition of terms and Additional Options (continued)

Exterior Balcony:	Wooden platform, with railing, that projects from home's exterior wall. No exterior steps/stairway.
% Cathedral Ceilings:	Ceiling that angles upward from walls to peak, following roof's pitch.
Garage Type:	1-3 car Built-in (living area covers at least 50% of the ceiling) and 1-4 car Attached
Interior Wall Material:	Drywall or Plaster.
Number of Units:	e.g. 2 units in a duplex or 4 units in a four-plex.
Modern or Vintage Construction:	Vintage construction applies to homes built to standards and materials typical pre-1940, such as elaborate finish, woodwork, plaster walls, 2 x 6 framing and higher ceilings.
Alarm System Type:	Local Fire / Smoke Alarm, Local Electronic Burglar Alarm, or Central Station Burglar/Fire Alarm.
Sprinkler System Type:	Full or Partial Sprinkler System.
Wall Height:	% of walls that are 8, 9 and 10 foot high.
Wall Framing:	% of Wall Framing that is Wood, Steel or Other material.
Kitchen Quality Grade:	Basic (Economy): Lowest cost materials and fixtures. Builders Grade (Standard): Common to new tract construction. Upgraded (Custom): Remodeled or upgraded from typical tract construction. Luxury (High-End): Highest quality materials and fixtures. Common in "high value" homes.
Number of Baths by Quality Grade:	Number of Basic (Economy), Builders Grade (Standard), Upgraded (Custom) or High End (Luxury) baths.
Additional Building Features:	# of: Additional Furnaces, A/C units, Fireplaces, Evaporative Coolers, Solar Panels, Attached Carport, Open or Closed Breezeway, Composite/Redwood/Wood Deck, Open or Screened Porch, Patio Cover Greenhouse, Solar Room, Atrium/Bay/Picture/Stained Glass Windows, Exterior Shutters, Skylights, Built-in Hot Tub, Jacuzzi, French/Sliding Glass Doors, Central Stereo/Vacuum System, Intercom System, Wet Bar and Metal/Wood Spiral Staircase.

Additional coverages may be right for you.

Extended Replacement Cost coverage. Under this coverage and subject to its provisions, we pay to repair or replace a loss covered under Coverage A up to 125% or 150% of the Coverage A limit, depending on the option you select. If your policy does not have this coverage, you may be able to add it for an additional premium.

Building Ordinance or Law coverage. Many policies have limited Building Ordinance or Law coverage to pay for additional costs that result from having to rebuild in compliance with updated building codes. You may be able to increase the amount of this coverage for additional premium. Please contact me to discuss availability.